

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DUANE L. KNAPP	§	Case No. 05-73332
LISA M. KNAPP	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2005.
- 2) The plan was confirmed on 09/16/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/17/2009.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,192.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,137.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 23,140.58	
Less amount refunded to debtor	\$ 722.12	
<b>NET RECEIPTS</b>		<b>\$ 22,418.46</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,200.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,476.29	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,676.29</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	2,200.00	2,200.00	2,200.00	2,200.00	0.00
CHASE MANHATTAN MORTGAGE	Sec	15,828.17	16,217.00	0.00	0.00	0.00
CARMAX AUTO FINANCE	Sec	8,304.33	3,400.00	3,400.00	3,400.00	238.83
CARMAX AUTO FINANCE	Uns	0.00	4,998.05	4,441.66	4,441.66	0.00
WILDWOOD SUBDIVISION	Sec	576.50	576.50	0.00	0.00	0.00
ACC INTERNATIONAL	Uns	460.00	460.00	0.00	0.00	0.00
AFNI	Uns	221.85	221.85	0.00	0.00	0.00
ALL SMILES DENTAL	Uns	1,429.53	1,429.53	0.00	0.00	0.00
BMG MUSIC	Uns	47.29	47.29	0.00	0.00	0.00
BOUDREAU & ASSOCIATES LLC	Uns	823.23	823.23	0.00	0.00	0.00
CENTEGRA HBH	Uns	65.00	112.50	112.50	112.50	0.00
CENTRAL CREDIT SERVICES, INC.	Uns	1,157.86	1,157.86	0.00	0.00	0.00
CERTEGY PAYMENT RECOVERY	Uns	131.48	131.48	0.00	0.00	0.00
CITY OF CHICAGO DEPARTMENT	Uns	50.00	50.00	50.00	50.00	0.00
CINGULAR WIRELESS	Uns	222.51	222.51	0.00	0.00	0.00
DOMINICK'S	Uns	25.00	25.00	0.00	0.00	0.00
EASY DENTAL CARE	Uns	75.00	75.00	0.00	0.00	0.00
GC SERVICES LIMITED	Uns	47.29	47.29	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HELLER & FRASIER	Uns	213.46	213.46	213.46	213.46	0.00
J. SCOTT WINSTON, ESQUIRE	Uns	3,054.22	3,054.22	0.00	0.00	0.00
KMART	Uns	25.00	25.00	0.00	0.00	0.00
MCHENRY PUBLIC LIBRARY	Uns	54.75	54.75	0.00	0.00	0.00
MEYER & NJUS, P.A.	Uns	3,389.50	3,389.50	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	3,272.55	3,272.55	0.00	0.00	0.00
LAW OFFICE OF MITCHELL N. KAY	Uns	2,591.20	2,591.20	0.00	0.00	0.00
NATIONAL ACTION FINANCIAL	Uns	857.30	857.30	0.00	0.00	0.00
NATIONAL CREDIT AUDIT CORP.	Uns	24.97	24.97	0.00	0.00	0.00
NORTHLAND GROUP, INC.	Uns	1,188.85	1,188.85	0.00	0.00	0.00
PALISADES COLLECTION LLC	Uns	2,264.03	2,264.03	0.00	0.00	0.00
RETAILERS NATIONAL BANK	Uns	262.46	262.46	0.00	0.00	0.00
ATTORNEY SALVATORE SPINELLI	Uns	424.86	424.86	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	823.23	823.23	823.23	823.23	0.00
WASTE MANAGEMENT	Uns	87.20	87.20	0.00	0.00	0.00
NATIONAL FINANCIAL HOLDING	Uns	0.00	9,462.49	9,462.49	9,462.49	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,400.00	\$ 3,400.00	\$ 238.83
<b>TOTAL SECURED:</b>	\$ 3,400.00	\$ 3,400.00	\$ 238.83
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 15,103.34	\$ 15,103.34	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,676.29	
Disbursements to Creditors	\$ 18,742.17	
<b>TOTAL DISBURSEMENTS:</b>		\$ 22,418.46

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/26/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.